

The ninth grade course in financial literacy needs more substance. Suggested additions:

- Consumer Rights and Protection
- Emerging technology in payment methods: Bitcoins, M-PESA, Apple Pay, PayPal, etc
- Career Exploration and Entrepreneurships
- Opportunity Costs and Cost/Benefit Analysis (What are we saving for?)
- State and Federal Taxes and how they are related to the political climate
- Need for insurance protection

Course at this level should recognize the related components. For example the course in sociology includes, "Important census categories include occupation, industry, race, income, poverty rates, household size, and home ownership/rental rates. Students can evaluate what sort of home their community offers based on these socio-economic factors." In psychology, consequences for behavior and incentives are studied and can be directly related to economic decision-making. Female head of household is by far the largest group living in poverty in the U.S. today. The historical background for this is necessary in understanding the reasons why.

The reality is that a percentage of students will not stay in high school long enough to learn that their earning potential is hinged on completing four years of secondary education. That one objective needs to be the focus of their freshman year.

Thank you,

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